



**Supplemental Security Income
Second Telephone Monthly Wage Reporting Pilot
Evaluation**

Office of Quality Performance

February 2007

**SUPPLEMENTAL SECURITY INCOME (SSI)
SECOND TELEPHONE MONTHLY WAGE REPORTING PILOT EVALUATION**

EXECUTIVE SUMMARY

The first SSI telephone monthly wage reporting pilot conducted in CY 2003 established that monthly wage reports made through an automated telephone system were a cost-effective method of decreasing improper SSI payments by preventing both overpayments and underpayments. The purpose of the second SSI telephone monthly wage reporting pilot was to test new methods of recruiting and authentication. In the first pilot, volunteers were recruited by mass mailings. The response rate to the first mass mailing was low and a second mass mailing with some telephone follow-ups was needed to get a sufficient number of participants. Consequently, it was decided that the second pilot would recruit participants by asking people who were in the field office (FO) to conduct other business if they would like to volunteer. In the first pilot, people who volunteered to participate were asked to call the national 800 number and complete a two-step automated process to get a password. The person's Social Security Number (SSN) and password were used to authenticate the caller before a wage report was made. However, half the volunteers were unable to follow the instructions to get a password even with assistance from their local FO. Consequently, it was decided that the second pilot would use knowledge based authentication (KBA) with the caller being asked to provide his or her SSN, name and date of birth before reporting wages.

Between January and September 2006, a total of 394 individuals participated in the second SSI telephone monthly wage reporting pilot by making one or more successful wage reports using the automated telephone system. One-third of the wage earners were SSI recipients and two-thirds were deemors. These callers were asked to speak their wage reports but could use the telephone keypad if the system had difficulty understanding them.

The biggest hurdle was tuning the automated telephone reporting system to recognize the names of the callers. Although progress has been made, additional improvement is possible.

Highlights of Findings

- In-office recruiting of volunteers for the second pilot was easier and took less time than using mass mailings to recruit volunteers for the first pilot.
- Over 70 percent of the volunteers in the second pilot were able to pass authentication and report wages using KBA. This is an improvement over the first pilot where only 50 percent of the volunteers were able to pass authentication by obtaining and using a password.
- There is a proposal to pass the numident name to the vendor for the duration of the call that could increase the telephone system's ability to recognize names by as much as 20 percent. This would further increase the number of volunteers who are able to pass authentication.
- Twenty percent of the second pilot volunteers reported for only 1 or 2 months.
- The majority of FOs that participated in both SSI telephone monthly wage reporting pilots said the second pilot was easier overall than the first pilot.

- Receipts were issued to all disabled individuals who successfully reported their wages through the telephone reporting system.

Conclusions

The new recruiting and authentication procedures for the second pilot were an improvement over the recruiting and authentication procedures used for the first pilot. However, the automated system provided by the vendor had some difficulty recognizing the names of the reporters. Therefore, we think it is important that improvement in name recognition be pursued.

A survey was conducted of the 34 FOs that participated in both the first and second SSI telephone monthly wage reporting pilots. Their majority view was that the second pilot was easier overall and took less time than the first pilot.

Although we designed it to be as simple as possible, not all pilot volunteers were up to the challenge of using the automated telephone system. Approximately 20 percent reported for only 1 or 2 months. Feedback from FOs indicated that participants dropped out of the pilot because they thought it was too difficult or they preferred to mail their pay slips to the FO.

Getting people who are not reporting their wages to report by telephone will improve SSI payment accuracy. Recruiting and training telephone wage reporters will be a new workload for FOs. Therefore, we support the Agency's recent decision to eliminate verification of wages reported monthly through the automated telephone system unless there is a match alert which indicates a discrepancy; i.e., an S2, K6 or K7 alert. This expedient is a reasonable trade-off.

Recommendations

We recommend that SSI monthly wage reporting using an automated telephone system be made available as a reporting option to SSI recipients, deemors and representative payees nation-wide. Although some screening by FOs will be necessary, this is a viable reporting option that should accommodate a large number of individuals who are obligated to report wage changes.

We also recommend the following enhancements:

- There is a proposal that would improve the recognition of unusual names. For all calls received by the telephone system, the vendor would pass the SSN and date of birth given by the caller to SSA. The corresponding name would be obtained from the Numident file by SSA and sent back to the vendor. The vendor would add the Numident name to their database of names for the duration of the call with no preference being given to the SSA provided name. (The Numident name would just become another option for matching against the caller provided name.) This systems enhancement could increase name recognition by as much as 20 percent. We would prefer to see this enhancement made before a national roll-out.
- When a volunteer is recruited, he or she should be told by FO staff what name to use when reporting wages. For example, if a person uses the name Mike but is shown on SSA records as Michael, he should be told to use the name Michael when reporting.
- Issue receipts to all wage reporters not just disabled individuals. Although SSA is only required to issue receipts to disabled individuals, this step is necessary to assure callers that

their wage reports were successful. Otherwise, they tend to call the FO and ask if their reports went through.

- Allow concurrent TitleII/Title XVI beneficiaries to report their wages through the automated telephone system.
- Create a unique systems code to identify wage reports made through the automated telephone system. Whether a new code for an existing field or a new field, this would serve multiple purposes. It would allow the FO to know with certainty which reporters were telephone reporters. It would allow for improved management information. Also, it would provide a means of prioritizing the wage alert workload.

If the roll-out of telephone monthly wage reporting occurs before name recognition is improved, consideration should be given to testing whether the volunteers can pass authentication while they are still in the FO. This could be accomplished in one of two ways. The vendor could be asked to set up a test system that would allow volunteers to practice making a report before they leave the FO. This test system could be available throughout the month. If a test system is not feasible, then we could restrict recruiting new volunteers to days of the month when the telephone system is operational; i.e., from the first of the month until the Goldberg/Kelly cutoff date. This way volunteers could try to make a real telephone wage report before leaving the FO. In either case, we would avoid having a large number of people fail authentication after they go home and try to report their wages.

A claims representative may be uncertain whether the volunteer will be able to report the correct amount of wages because of a cafeteria plan or other complication. In these cases, we recommend that the volunteer be asked to report by telephone and mail pay slips to the FO for a two month test period. If the volunteer passes the test, they would be asked to stop mailing their pay slips. If they fail the test, they would be asked to stop reporting by telephone.

SUPPLEMENTAL SECURITY INCOME (SSI) SECOND TELEPHONE MONTHLY WAGE REPORTING PILOT EVALUATION

Background

SSI Stewardship payment accuracy findings point to wages as the second largest category of SSI overpayment (O/P) and the largest category of SSI underpayment (U/P) over the past 5 years. On average, approximately \$400 million a year in O/Ps and \$175 million in U/Ps is attributable to wages. Stewardship data for FY 2005 indicate that approximately \$190 million of these O/P dollars and \$120 million of these U/P dollars are the result of fluctuating income and failure to report timely an increase or decrease in wages to SSA. Changes in the amount of wages received by an SSI recipient or deemor (i.e., ineligible spouse or parent) affect the recipient's payment amount or eligibility status.

Much of this O/P and U/P could be prevented by large scale monthly wage reporting involving tens of thousands of SSI recipients and deemors if it can be done in a quick and accurate manner. Consequently, we piloted a new automated monthly wage reporting process using voice recognition and touch-tone-telephone technology for wage reporting.

The first SSI telephone monthly wage reporting pilot was conducted in CY 2003. It established that timely monthly wage reports made through an automated telephone system were a cost-effective method of decreasing improper SSI payments by preventing both O/Ps and U/Ps. An August 2004 report evaluating the first pilot is available on OQP's intranet website in the Title XVI report area. The direct address for this report is: http://quality.ba.ad.ssa.gov/hq/oqareports/2004/OAIPQ_MonthlyWageReprtFindings.html. Also, see Appendix G for a note concerning the issue of a control group or time period for the pilot.

Purpose of the Second Pilot

The purpose of the second SSI telephone monthly wage reporting pilot was to test new methods of recruiting and authentication. A method of issuing receipts to disabled individuals was also added to the automated system.

In the first pilot, volunteers were recruited by mass mailings. The response rate to the first mass mailing was low and a second mass mailing with some telephone follow-ups was needed to get a sufficient number of participants. Consequently, it was decided that a second pilot would recruit participants by asking people who were in the field office (FO) to conduct other business if they would like to volunteer. In the first pilot, people who volunteered to participate were asked to go through a two-step automated process to get a password. The person's Social Security Number (SSN) and password were used to authenticate the caller. However, half the volunteers were unable to follow the instructions to get a password even with assistance from their local FO. Consequently, it was decided that the second pilot would use knowledge based authentication (KBA) with the caller being asked to provide an SSN, name and date of birth before being permitted to report wages.

Between January and September 2006, a total of 394 volunteers participated in the SSI telephone monthly wage reporting pilot by making one or more successful wage reports using the automated telephone system. One-third of the wage earners were SSI recipients and two-thirds were deemors. These callers were asked to speak their wage reports but could use the telephone keypad if the system had difficulty understanding the amount.

Second Pilot Business Process

The pilot was national in scope. A total of 51 FOs were selected to participate in the pilot with at least 5 from each of the 10 regional offices. These FOs recruited SSI recipients, deemors and representative payees to report wages by telephone while they were in the FO to conduct other business; i.e., initial claims, redeterminations, limited issues and other posteligibility transactions. The volunteers were told how to report their wages while in the FO and were given written instructions to take home with them.

The telephone system was available from the first of the month until the Goldberg/Kelly cutoff which varies from the 6th to the 9th day of the month. To avoid confusion and ensure reports were timely, all volunteers were asked to report wages during the first 6 days of the month. The volunteers called a special toll free number and reported the amount of wages they received in the prior month by listening to recorded instructions and speaking their reply or pushing buttons on their telephone keypad. They were asked to do this once per month for a 6 month period starting in January 2006. (The pilot has since been extended through May 2007.)

People reporting wages they themselves earned were asked to:

1. Call a special toll free number for wage reporting;
2. Speak or key in their SSN;
3. Speak and spell their first and last names (e.g., "Smith, S-M-I-T-H");
4. Speak or key in their date of birth;
5. Speak or key in the amount of wages received in the month just ended.

People reporting wages earned by another person (e.g., a representative payee) were asked to:

1. Call a special toll free number for wage reporting;
2. Speak or key in the wage earner's SSN;
3. Speak or key in the caller's SSN;
4. Speak and spell the caller's first and last names (e.g., "Smith, S-M-I-T-H");
5. Speak or key in the caller's date of birth;
6. Speak or key in the amount of wages received in the month just ended.

Note: After each answer, the system spoke back the SSN, name, date of birth or amount of wages and asked if it was correct. (The names were both spoken and spelled.)

Identifying information given by the individual was electronically transmitted to SSA by the contractor, Verizon. The SSN, name and date of birth were checked for authentication purposes. If the call passed authentication, the wage amount was obtained and transmitted to SSA. Once per day (overnight), wage amounts were uploaded to the MSSICS pending file and the SSR.

A receipt for the wage report was mailed to all disabled individuals. If the wage report resulted in a change in SSI payment, the recipient also received a written notice before the change took place. The notice included appeal rights.

The data for the January through September 2006 reporting periods was analyzed by OQP to determine whether the new authentication and recruiting procedures were an improvement over the procedures used in the first pilot. This report is the result of that evaluation.

Procedural Differences Between First and Second Pilots

Procedure	First Pilot	Second Pilot
Recruiting Volunteers	Mass Mailings	In-Office Recruiting
Authentication	Passwords	KBA
Receipts for Wage Reports	None	All disabled individuals

Comparison of Recruiting Procedures

The first pilot recruited volunteers by mass mailings. Starting in March 2003, recipients and deemors with wages were sent letters asking them to contact their local FO if they were interested in volunteering to participate in the SSI telephone monthly wage reporting pilot. The positive response rate to the mailing was about 6 percent. Consequently, we had only about half the number of reporters we needed when the pilot started on May 1, 2003 and additional efforts had to be made to recruit volunteers. A second mass mailing was sent out in June 2003 and FOs followed-up by telephone to recruit a sufficient number of volunteers.

The second pilot did not recruit by mail. SSI recipients, deemors and representative payees were asked if they would like to participate in the pilot while they were in the FO to conduct other business; i.e., they were in the FO to file an initial claim or to complete a redetermination, limited issue or other post-eligibility transaction. Most of the recruiting took place in December 2005. When it was determined that 56 of the people who unsuccessfully attempted to report in the first month of the pilot (January 2006) should not have been recruited, FOs were asked to find replacements. Otherwise, additional efforts to recruit volunteers were not needed.

A survey was conducted of FOs participating in both the first and second telephone monthly wage reporting pilots. A majority of these FOs thought recruiting was easier in the second pilot than in the first pilot. Although they were able to meet their recruiting goals, some FOs had a hard time finding volunteers who met the criteria for the second pilot among the people who were in the office to conduct other business. For example, FOs with a large Spanish speaking population had difficulty finding English speakers with wages. (See Appendix A for the criteria list used by FOs and Appendix B for a list of systems exclusions.)

Comparing the two, it is clear that FOs were able to recruit volunteers much faster and more efficiently using the in-office procedure of the second pilot. Even the FOs who reported some difficulty finding eligible volunteers met their recruiting goals in a much shorter period of time.

Comparison of Authentication Procedures

The first pilot used password authentication. All volunteers called the national 800 number to obtain a password that they used every time they reported their wages.

Volunteers were required to go through a two step process to obtain a password. First, they called the national 800 number and selected the menu options to ask for a temporary password known as a password request code. This was mailed to their address of record. After they received the password request code in the mail, they called the national 800 number again and selected different menu options to change their temporary password request code into a new permanent password. This was confusing and difficult for the SSI recipients and deemors who volunteered for the pilot.

Obtaining passwords was the biggest problem encountered during the first pilot. FO staff reported that a great deal of time was spent assisting volunteers to obtain passwords. Despite these efforts, half the volunteers were not able to obtain them.

Another limitation was that passwords could only be issued to SSI recipients and deemors. Authentication rules forbid them from being issued to representative payees. This excluded about one-third of potential reporters from the telephone wage reporting system.

The second pilot used KBA. A password was not used to gain access to the telephone wage reporting system. Instead, all volunteers were asked to provide their SSN, first name, last name and date of birth each time they called to report wages. If the caller was not the wage earner (e.g., a representative payee) they were also asked to provide the wage earner's SSN.

A higher percentage of volunteers were able to report using KBA. Approximately 72 percent (394 out of 548) of the volunteers in the second pilot successfully passed authentication one or more times versus 50 percent of the volunteers for the first pilot. By itself, this is sufficient evidence that KBA was an improvement over password authentication.

A survey of the FOs that participated in both SSI telephone monthly wage reporting pilots found a majority thought they spent less time on the second pilot than on the first pilot. The FOs said it was easier to instruct the volunteers how to call the telephone system and report their wages for the second pilot. A major part of these instructions involved how to pass authentication.

Although KBA was an improvement over password authentication, it was not perfect. If the caller was not the wage earner, they would often get confused about when to enter their own SSN and when to enter the wage earner's SSN. Some callers also gave name and date of birth information for the wrong person. Consequently, the call flow was changed to ask up front, "Are you reporting wages for yourself? Please say Yes or No." Answering "No" now takes the caller down a separate path that specifies whose information is being requested.

A remaining problem with KBA is name recognition. The vendor's database of names does not recognize unusual names and we seemed to have many of them in the SSI population. This is not a problem with the SSI population; it is a software limitation. Some improvements were made to the software as the pilot progressed but more improvement is recommended. (See Recommendations)

Despite the name recognition issue, it is clear that KBA is an improvement over password authentication. It is easier and a higher percentage of reporters were successful using it.

Comparison of Receipts and Notices

The first pilot issued a notice only if the amount of wages resulted in a change. In addition to issuing these notices, the second pilot issued a receipt for all wage reports made by disabled individuals in accordance with SSA policy. A systems check confirmed that receipts were being issued to disabled individuals whenever a wage report was passed to SSA from the telephone wage reporting system.

Reporting Persistence

Calls tapered off after the first 4 months partly because of a systems problem in May and partly because the volunteers were asked to report their wages for 6 months (the original planned length of the pilot).

Month Called	Successful Reports
01/2006	290
02/2006	332
03/2006	329
04/2006	299
05/2006	259
06/2006	277
07/2006	233
08/2006	233
09/2006	227

The automated telephone system was available to accept wage reports from the first of the month until the Goldberg/Kelly cutoff date which varied between the 6th and the 9th day of the month. All volunteers were asked to report during the first 6 days of the month to avoid any misunderstanding about the cutoff date.

The system was very reliable with one notable exception. The automated telephone system was unavailable on the first two days of May 2006 due to an SSA systems configuration issue. As a result, hundreds of calls could not be processed. Not all reporters called again when the system was working. This was an unplanned and unexpected problem that adversely affected the ability of volunteers to report. No similar problem occurred during the first pilot.

Months Successfully Reported	Number of People	Percent of Total
1	50	13%
2	29	7%
3	30	8%
4	25	6%
5	22	6%
6	28	7%
7	45	11%
8	74	19%
9	91	23%
Totals	394	100%

Approximately 20 percent of the people reporting wages stopped reporting after only 1 or 2 months. Although they had volunteered to participate, they changed their minds and dropped out of the pilot. Feedback from FOs indicated these participants thought telephone reporting was too difficult or preferred to report by mailing their pay slips to the FO. In the first pilot, approximately 15 percent of the people stopped reporting after only 1 or 2 months.

Approximately 60 percent of the people reporting wages made reports for 6 or more months. Originally, we asked people to report for a 6 month period ending in June 2006. The pilot was extended as the workgroup continued to seek ways to improve reporting success. However, some reporters dropped out after June.

Excluding May 2006 when the automated telephone system was not always available, 23 percent of the people reporting wages had a break in reporting. They successfully reported wages then skipped one or more months before successfully reporting again.

At various times during the pilot, improvements were made to the automated system to make it easier for volunteers to report. For example, after a person gave their name, the system would speak back the name and asked if it was correct. However, people with names that could be spelled more than one way sometimes failed authentication. To improve the situation, the system was modified to both speak back and spell the person's name when asking if it was correct. Because during this pilot improvements were made to the system as problems were identified, it is not surprising that many reporters either stopped at some point or had a break in reporting.

Summary of FO Survey Results

The 51 FOs that participated in the second SSI telephone wage reporting pilot were asked to complete a survey in October 2006. They all cooperated and completed the survey questionnaires. One questionnaire asking about their experience with the second pilot was completed by all 51 FOs. A second questionnaire was completed by the 34 FOs that participated in both the first pilot conducted in 2003 and the second pilot conducted in 2006. These 34 FOs were asked to compare the two pilots.

The 34 FOs that participated in the two SSI telephone monthly wage reporting pilots thought the second pilot was an improvement over the first pilot. A majority of these FOs thought the second pilot was easier overall and took less time than the first pilot. Very few FOs thought the

second pilot was harder in any respect. Only one FO thought the second pilot was harder overall and only two FOs thought the second pilot took more time.

A majority of the 51 FOs that participated in the second pilot recommended that SSA offer telephone monthly wage reporting in the future. The dissenters expressed doubts that the people in their service area had the skills to report properly or questioned the reliability of the pilot telephone system.

Although recruiting was considered easier in the second pilot, it was still rated difficult by most of the 51 FOs participating in the second pilot. FO staff had to screen potential reporters against a list of criteria on a case by case basis. (See Appendix A) Some FOs had a harder time finding people who could be recruited because of the composition of the populations they serve; e.g., a high percentage of people who do not speak English. In remarks, they said they would like fewer exclusions so more people could be recruited. For example, some offices indicated they would like to be able to ask people who speak Spanish or people who are concurrent Title II/Title XVI beneficiaries to participate in telephone wage reporting.

Most FOs thought instructing the volunteers was easier in the second pilot. This is a direct result of the new method of authentication. The biggest complaint in the first pilot was how difficult it was and how much time it took to instruct and assist the volunteers to get passwords. In the first pilot only, they needed a password before they could call the automated telephone system. The difficulties encountered in the second pilot centered on assisting volunteers who were running into problems using the automated telephone system. The inability of the system to recognize the reporter's name was often cited. This was generally because the caller had an unusual name (e.g., Blinda) or spoke with an accent. Another complaint was dropped calls. Although details were not given, we know that people who called to report wages that were earned by another person (e.g., a representative payee calling to report wages earned by an SSI recipient) found the voice prompts confusing and often gave the wrong information. This resulted in the call being dropped before the wage report could be completed. A separate path with new voice prompts was created for people who were reporting wages earned by another person to avoid confusion.

Summary of 51 FO Responses to Questionnaire about the Second Pilot:

Issue	Easy		Difficult	
	Count	Percentage	Count	Percentage
Recruiting Volunteers	21	41.2%	30	58.8%
Instructing Volunteers	31	60.8%	20	39.2%

Issue	Yes		No	
	Count	Percentage	Count	Percentage
Had to Give Assistance to Volunteers	44	86.3%	7	13.7%
Recommend Future Use of Telephone Reporting	30	58.8%	21	41.2%

Issue	Good		Fair		Poor	
	Count	Percentage	Count	Percentage	Count	Percentage
Overall Satisfaction	17	33.3%	16	31.4%	18	35.3%

Summary of 34 FO Responses to Questionnaire Comparing Second Pilot to First Pilot:

Issue	Easier		About the Same		Harder	
Recruiting Volunteers	18	52.9%	14	41.2%	2	5.9%
Instructing Volunteers	23	67.6%	9	26.5%	2	5.9%
Assisting Volunteers	12	35.3%	22	64.7%	0	0.0%
Overall Comparison	18	52.9%	15	44.1%	1	2.9%

Issue	Less Time		About the Same		More Time	
More or Less Time	19	55.9%	13	38.2%	2	5.9%

See Appendixes E, F and G for more details about the responses to these two questionnaires.

Conclusions

The new recruiting and authentication procedures for the second pilot were an improvement over the recruiting and authentication procedures used for the first pilot. However, the automated system provided by the vendor had some difficulty recognizing the names of the reporters. Therefore, we think it is important that improvement in name recognition be pursued.

A survey was conducted of the 34 FOs that participated in both the first and second SSI telephone monthly wage reporting pilots. Their majority view was that the second pilot was easier overall and took less time than the first pilot.

Although we designed it to be as simple as possible, not all pilot volunteers were up to the challenge of using the automated telephone system. Approximately 20 percent reported for only 1 or 2 months. Feedback from FOs indicated that participants dropped out of the pilot because they thought it was too difficult or they preferred to mail their pay slips to the FO.

Getting people who are not reporting their wages to report by telephone will improve SSI payment accuracy. Recruiting and training telephone wage reporters will be a new workload for FOs. Therefore, we support the Agency's recent decision to eliminate verification of wages reported monthly through the automated telephone system unless there is a match alert which indicates a discrepancy; i.e., an S2, K6 or K7 alert. This expedient is a reasonable trade-off.

Recommendations

We recommend that SSI monthly wage reporting using an automated telephone system be made available as a reporting option to SSI recipients, deemors and representative payees nation-wide. Although some screening by FOs will be necessary, this is a viable reporting option that should accommodate a large number of individuals who are obligated to report wage changes.

We also recommend the following enhancements:

- There is a proposal that would improve the recognition of unusual names. For all calls received by the telephone system, the vendor would pass the SSN and date of birth given by the caller to SSA. The corresponding name would be obtained from the Numident file by SSA and sent back to the vendor. The vendor would add the Numident name to their database of names for the duration of the call with no preference being given to the SSA provided name. (The Numident name would just become another option for matching against the caller provided name.) This systems enhancement could increase name

recognition by as much as 20 percent. We would prefer to see this enhancement made before a national roll-out.

- When a volunteer is recruited, he or she should be told by FO staff what name to use when reporting wages. For example, if a person uses the name Mike but is shown on SSA records as Michael, he should be told to use the name Michael when reporting.
- Issue receipts to all wage reporters not just disabled individuals. Although SSA is only required to issue receipts to disabled individuals, this step is necessary to assure callers that their wage reports were successful. Otherwise, they tend to call the FO and ask if their reports went through.
- Allow concurrent TitleII/Title XVI beneficiaries to report their wages through the automated telephone system.
- Create a unique systems code to identify wage reports made through the automated telephone system. Whether a new code for an existing field or a new field, this would serve multiple purposes. It would allow the FO to know with certainty which reporters were telephone reporters. It would allow for improved management information. Also, it would provide a means of prioritizing the wage alert workload.

If the roll-out of telephone monthly wage reporting occurs before name recognition is improved, consideration should be given to testing whether the volunteers can pass authentication while they are still in the FO. This could be accomplished in one of two ways. The vendor could be asked to set up a test system that would allow volunteers to practice making a report before they leave the FO. This test system could be available throughout the month. If a test system is not feasible, then we could restrict recruiting new volunteers to days of the month when the telephone system is operational; i.e., from the first of the month until the Goldberg/Kelly cutoff date. This way volunteers could try to make a real telephone wage report before leaving the FO. In either case, we would avoid having a large number of people fail authentication after they go home and try to report their wages.

A claims representative may be unsure whether the volunteer will be able to report the correct amount of wages because of a cafeteria plan or other complication. In these cases, we recommend that the volunteer be asked to report by telephone and mail pay slips to the FO for a two month test period. If the volunteer passes the test, they would be asked to stop mailing their pay slips. If they fail the test, they would be asked to stop reporting by telephone.

**WHO COULD BE RECRUITED FOR THE SSI TELEPHONE MONTHLY WAGE REPORTING PILOT
CONDUCTED IN CY 2006**

Requirements for All Reporters:

1. Must speak English
2. Must be able to do simple arithmetic; i.e., add wage amounts
3. Must be able to understand and follow the reporting instructions

Additional Criteria for Participating in the Pilot:

1. Type of master record must not be a blind individual, couple or child.
2. The wage earner must have continuing wages.
3. The wage earner must not have 2 or more employers at the same time.
4. The wage earner must not be a Title II beneficiary.
5. If a MSSICS case, there is an IWAG screen for the current employer.
6. At the time you recruit the reporter, the record the wage earner is on must be in C01 payment status.
7. At the time you recruit the reporter, the record the wage earner is on must not have any of the following:
 - a. Manual Deeming
 - b. Type T or D income
 - c. Centrally Stored Information (CSI) mismatch

Notes: These criteria apply to the second SSI telephone wage reporting pilot conducted in 2006. Recipients with representative payees could not participate in the first pilot because authentication rules did not permit either the recipient or the representative payee to be issued a password. By using knowledge based authentication instead of password authentication, representative payees were able to participate in the second pilot.

Recruitment criteria may be modified in the future. For example, people who speak Spanish may be able to use the system if the resources become available to make this addition to the automated system.

**EXCLUSION CRITERIA USED IN CY 2006
BY THE SSI TELEPHONE MONTHLY WAGE REPORTING PILOT SYSTEM**

Wage reports received by the SSI telephone wage reporting system in 2006 were not processed if the record had any of the following exclusions:

1. RIC T (Terminated record)
2. PSY M01, M02, N12, or N27 - N54
3. Manual Deeming Cases -- Type V income present in reporting month
4. IRWE or PASS in reporting month, or master file type of blind for wage earner
5. No wages on SSR for reporting month
6. Wage earner has continuing T2 income
7. Centrally Stored Information (CSI) Mismatch present in MSSICS
8. More than one employer in MSSICS for reporting month
9. No wages on MSSICS for reporting month

Note: These systems exclusions correspond to “Additional Criteria for Participating in the Pilot” found in Appendix A. Exclusions 1 through 6 were checks against the SSR. Exclusions 7 through 9 were checks against MSSICS.

These systems exclusions may be modified in the future. If our recommendations are adopted, then item 6, Wage earner has continuing T2 income, would be eliminated.

WHO PARTICIPATED IN THE SECOND PILOT

The Office of Income and Security Programs set up a database to track the number and type of people who were recruited by field offices (FO) to participate in the second pilot. FO staff entered information to this web based application. Although not perfect, the data allows useful analysis.

Reporters

During the second pilot, 584 unique individuals were recruited from all 10 regions to report wages by telephone During December 2005 and early January 2006. After the first reporting period was over on January 9, it was determined that 56 of these individuals should not have been recruited because they did not meet the criteria for the pilot. (See Appendix A for the criteria.) A request was made to obtain replacements. Consequently, some recruiting took place after the initial recruiting period.

Month Recruited	Percent Volunteers
December 2005	85%
January 2006	10%
February 2006	4%
Subsequent Months	1%

Representative payees were not allowed to report wages in the first pilot because of the method of authentication. However, they were allowed to report wages in the second pilot. The volunteer database shows approximately 18 percent of the reporters were representative payees reporting wages for another person; i.e., an SSI recipient or deemor.

Wage Earners

Approximately one-third of the wage earners were SSI recipients and two-thirds were deemors. Almost all the SSI recipients were disabled individuals. Only 3 were aged individuals. Most of the deemors (80 percent) were parents of disabled children eligible for SSI. The remaining deemors (20 percent) were ineligible spouses of adult SSI recipients.

Was The Sample Representative?

For two reasons steps were not taken to ensure that the individuals recruited were representative of the SSI population in general or of that segment of the SSI population with wages. First, this pilot had the objective of testing specific processes. For this purpose, it was not necessary for the sample to be representative. Second, one of the processes being tested was the method of recruiting volunteers. Therefore, this method could not be changed to ensure a representative sample. Nevertheless, we did have at least five FOs from each region participate in the pilot to ensure that the pilot was national in scope and there were enough FOs for a post pilot survey.

<p>FY 2006 SSI Telephone Monthly Wage Reporting Pilot Survey of All Participating Field Offices</p>

Recruiting Volunteers for the Telephone Pilot

Thinking about how easy or difficult it was to recruit SSI recipients, deemors and representative payees to volunteer for the telephone pilot in December and January, how would you rate your experience recruiting them?

Recruiting	FO Count	Pct
Very Easy	1	2.0%
Easy	8	15.7%
Somewhat Easy	12	23.5%
Somewhat Difficult	15	29.4%
Difficult	11	21.6%
Very Difficult	4	7.8%

Instructing Volunteers How To Report Wages

Thinking about how easy or difficult it was to explain to the volunteers how to make telephone wage reports, how would you rate your experience instructing them?

Instructing	FO Count	Pct
Very Easy	2	3.9%
Easy	14	27.5%
Somewhat Easy	15	29.4%
Somewhat Difficult	13	25.5%
Difficult	5	9.8%
Very Difficult	2	3.9%

Assisting Volunteers After They Started Using The Telephone

Did you have to answer questions or otherwise assist any of the volunteers after they started reporting wages by telephone?

Assisting	FO Count	Pct
Yes	44	86.3%
No	7	13.7%

If Yes,

Approximately how many volunteers required assistance? 227

Approximately how many volunteers said the system did not recognize their name? 131

Approximately how many volunteers called your office to confirm that their successful wage report was received by SSA? 103

In remarks, please explain the types of problems reported and whether the person told you he or she would stop reporting by telephone.

Future Use of Telephone Wage Reporting

Do you think that telephone monthly wage reporting should be offered to SSI recipients, deemors and representative payees as a reporting option?

Future Use	FO Count	Pct
Yes	30	58.8%
No	21	41.2%

Overall Satisfaction With The Pilot

Please indicate your overall satisfaction with the SSI Telephone Monthly Wage Reporting Pilot conducted in FY 2006.

Overall Satisfaction	FO Count	Pct
Very Good	5	9.8%
Good	12	23.5%
Fair	16	31.4%
Poor	13	25.5%
Very Poor	5	9.8%

<p>FY 2006 SSI Telephone Monthly Wage Reporting Pilot Survey of Field Offices That Participated in Both the 2003 and 2006 Pilots</p>
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Offices that participated in both the 2003 and 2006 telephone wage reporting pilots should complete this questionnaire **in addition** to completing the questionnaire for all participating field offices. For each question, please compare your experience in the FY 2006 telephone pilot to your experience in the first telephone pilot during 2003.

Recruiting Volunteers for the Two Telephone Pilots

In the 2003 pilot, a mass mailing was sent out asking SSI recipients and deemors to contact the FO if they wanted to volunteer for the telephone pilot. In 2006, you recruited people while they were in the FO to conduct business; e.g., to complete a redetermination. **Comparing the two pilots, how would you rate the 2006 pilot?**

Recruiting	FO Count	Pct
Much Easier	5	14.7%
Easier	13	38.2%
About the Same	14	41.2%
Harder	2	5.9%
Much Harder	0	0%

Instructing Volunteers How To Report Wages

In the 2003 pilot, you had to instruct people how to get a password as well as how to call and report their wages. In 2006, no password was needed but reporters were told to enter their SSN, name and date of birth before reporting wages. **Comparing the two pilots, how would you rate the 2006 pilot?**

Instructing	FO Count	Pct
Much Easier	11	32.3%
Easier	12	35.3%
About the Same	9	26.5%
Harder	2	5.9%
Much Harder	0	0%

Assisting Volunteers After They Started Using the Telephone

In the 2003 pilot, you may have had to assist some volunteers get a password. In the 2006 pilot, there were no passwords but you may have had to assist some volunteers with problems involving the system recognizing a name or date or birth. In both pilots you may have had to assist them with problems involving the amount of wages they reported.

Comparing the two pilots, how would you rate the 2006 pilot?

Assisting	FO Count	Pct
Much Easier	2	5.9%
Easier	10	29.4%
About the Same	22	64.7%
Harder	0	0%
Much Harder	0	0%

Amount of Time Devoted to Pilot Activities

Please consider all pilot activities; e.g., recruiting, instructing and assisting volunteers.

Comparing the two pilots, how would you rate the 2006 pilot?

Time	FO Count	Pct
Much Less Time	4	11.8%
Less Time	15	44.1%
About the Same	13	38.2%
More Time	2	5.9%
Much More Time	0	0%

Overall Comparison Rating

Please consider all pilot activities; e.g., recruiting, instructing and assisting volunteers.

Comparing the two pilots, how would you rate the 2006 pilot?

Overall Comparison	FO Count	Pct
Much Easier	4	11.76%
Easier	14	41.18%
About the Same	15	44.12%
Harder	1	2.94%
Much Harder	0	0%

TOP SUGGESTIONS AND REMARKS FROM THE SURVEY QUESTIONNAIRES

Suggestions:

1. Have fewer exclusions to participation in the pilot.
2. Allow Spanish speakers to report wages by telephone.
3. Extend the reporting period beyond the Goldberg/Kelly cutoff date.
4. Use fewer voice prompts to make it easier.
5. Give FOs the ability to check the system as soon as calls come in.

Most Common Remarks:

1. The biggest problem was name recognition. More FOs commented about this than any other issue. Many volunteers complained to the FO that they could not make a wage report because the system did not recognize their name. In some cases the FO said the individual had an accent or speech impediment.
2. Many volunteers complained about calls being dropped but neither the volunteer nor the FO could explain why. (We can speculate that some had to do with name recognition and some involved 3rd party reporters who tried to report before a separate path was created for them.)
3. Many volunteers called the FO to verify that their wage report had been processed correctly.

Reasons Why Volunteers Dropped Out of the Pilot:

1. Difficulty understanding instructions
2. Confused following voice prompts
3. Too time consuming
4. Couldn't figure out correct amount to report (earned versus paid, etc.)
5. Didn't like telephone reporting
6. System dropped their call (name recognition, etc.)
7. System not available when called

CONTROL FOR FIRST SSI TELEPHONE MONTHLY WAGE REPORTING PILOT

After the evaluation for the first SSI telephone monthly wage reporting pilot was completed and the report was issued, the question came up whether there was a control established to compare monthly wage reporters to non-reporters. The answer was that it was not practical to design a control into the pilot. Instead, our improper payment reduction findings were based on a comparison of the telephone wage reports to the pre-pilot wage estimates for the pilot period.

One control option would have been to select a control group. This would have required us to sample a similar but separate group of SSI recipients and deemors who were not making monthly wage reports and verify their wages at the conclusion of the pilot. The limited resources committed to the pilot did not permit this. Another option would have been to use a control time period. This would have required us to ensure that the individuals we sampled had not previously reported their wages to a field office on a monthly or periodic basis. This was not feasible. The sample selection program could not make this distinction. Also, we had difficulty recruiting a sufficient number of pilot participants without this additional restriction.

Nevertheless, the data for the first pilot was reexamined to determine if, by happenstance, a control time period could be established. We identified 275 monthly reporters who received wages in the four month pilot period, June through September 2003 and the pre-pilot period June through September 2002. These four months were chosen because they were the peak reporting period for the first pilot. Including additional months would have resulted in fewer monthly reporters being available for comparison. We found the following:

Period Comparison	Total Wage Overpayments
Control Period: June – September 2002	\$16,879.19
Pilot Period: June – September 2003	\$13,333.58
Decrease	\$3,545.61
Percent Decrease	21%

The results show there was 21 percent less wage overpayment for the pilot months as compared to the pre-pilot months. Unfortunately, we had only 275 reporters for this comparison and the difference is not statistically significant. Therefore, we cannot use this finding to estimate or project that SSI telephone monthly wage reporting will reduce wage overpayments by 21 percent.

The second pilot conducted in 2006 was designed to test new procedures, not to retest the accuracy or effectiveness of telephone monthly wage reports. Therefore, wages were not verified and no estimates of improper payment reduction could be made with or without a control.